



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HumanaDental Insurance Company

Actuarial Opinion (Statement) on Non-guaranteed Elements

HUMANADENTAL INSURANCE COMPANY

**STATEMENT OF NON-GUARANTEED ELEMENTS
December 31, 2008**

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company.

As of December 31, 2008, HumanaDental Insurance Company does not require an actuarial opinion on non-guaranteed elements (Exhibit 5, Interrogatory #3).

Date: February 20, 2009

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Actuarial Director and Appointed Actuary
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